

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:)	
)	Before the Examiner
Lawrence P. Bush)	
)	Martin A. Gottschalk
Serial No. 09/930,418)	
)	Group Art Unit 1743
Filed August 15, 2001)	
)	
INSURANCE CLAIM PAYMENT)	
CARD SYSTEM)	November 22, 2006

RESPONSE TO FIRST OFFICE ACTION UNDER 37 CFR § 1.115

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed October 23, 2006, please consider the following remarks.